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Docket No.: 482772000500
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Kirk WATKINS

Application No.: 09/497,142

Confirmation No.: 7143

Filed: February 3, 2000

Art Unit: 3624

For: A SYSTEM AND METHOD FOR USING A
PAYROLL DEDUCTION CARD AS A
PAYMENT INSTRUMENT

Examiner: C. R. Kyle

AMENDMENT AFTER ALLOWANCE (37 C.F.R. SECTION 1.312)

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

Prior to issuance of the application, applicants respectfully request entry of the following amendment, pursuant to 37 CFR 1.312.

Amendments to the Specification begin on page 2 of this paper.

Remarks/Arguments begin on page 3 of this paper.